

Dhaulagiri Laghubitta Bittiya Sanstha Limited

Quarterly Financial Statement
At the quarter ended Ashwin, 2076

(Rs. in '000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	707744.55	743997.75	
1.1	Paid-up Capital	70000.00	70000.00	
1.2	Reserves and Surplus	57763.01	51218.43	
1.3	Debenture and Bond			
1.4	Borrowings	23650.00	84792.92	
1.5	Deposits (a+b)	452496.76	430434.38	
	a. Domestic Currency	452496.76	430434.38	
	b. Foreign Currency			
1.6	Income Tax Liabilities	975.91		
1.7	Other Liabilities	102858.87	107552.02	
2	Total Assets (2.1 to 2.7)	707744.56	743997.75	
2.1	Cash & Bank Balance	837.56	1219.63	
2.2	Money at call and short Notice	48052.26	163479.82	
2.3	Investments			
2.4	Loans & Advances (a+b+c+d+e+f)	638847.44	565221.44	
	a. Real Estate Loan			
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)			
	2. Business Complex & Residential Apartment Construction Loan			
	3. Income generating Commercial Complex Loan			
	4. Other Real Estate Loan (Including Land Purchase & Plotting)			
	b. Personal Home Loan of Rs. 10 million or less			
	c. Margin Type Loan			
	d. Term Loan			
	e. Overdraft Loan / TR Loan / WC Loan			
	f. Others	638847.44	565221.44	
2.5	Fixed Assets	13487.16	9671.07	
2.6	Non Banking Assets			
2.7	Other Assets	6520.13	4405.79	
3	Profit and Loss Account			
3.1	Interest income	26520.48	51806.91	
3.2	Interest Expense	9590.35	20885.77	
A	Net Interest Income (3.1-3.2)	16930.12	30921.13	
3.3	Fees Commission and Discount			
3.4	Other Operating Income	13646.53	6572.44	
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	30576.65	37493.57	
3.6	Staff Expenses	17315.92	17214.65	
3.7	Other Operating Expenses	4252.83	8838.75	
C	Operating profit Before Provision (B-3.6-3.7)	9007.90	11440.18	
3.8	Provision for Possible Loss	4142.93	15528.72	
D	Operating profit (C-3.8)	4864.97	-4088.54	
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	2148.01	11801.53	
E	Profit From Regular Activities (D+3.9+3.10)	7012.98	7712.99	
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	7012.98	7712.99	

3.12	Provision For Staff Bonus	701.30	701.18	
3.13	Provision For Tax	1893.50	2103.54	
G	Net Profit/Loss (F-3.12 -3.13)	4418.18	4908.27	
4	Ratios			
4.1	Capital Fund to RWA	12.69%	13.21%	
4.2	Non Performing Loan (NPL) to Total Loan	2.11%	2.45%	
4.3	Total Loan Loss Provision to total NPL	119.42%	101.47%	
4.4	Cost of Funds	8.06%	9.73%	
4.5	CD Ratio (Calculated as per NRB Directives)	141.18%	131.31%	
	Additional Information (Optional)			
	Average Yield (Local Currency)	17.72	26.53	
	Net Interest Spread (Local Currency)	9.66	16.80	
	Return on Equity	6.31	7.01	
	Return on Assets	0.62	0.66	